

# 401(k) Participant Distribution Request

**Before beginning, be sure to have the following information on hand:**

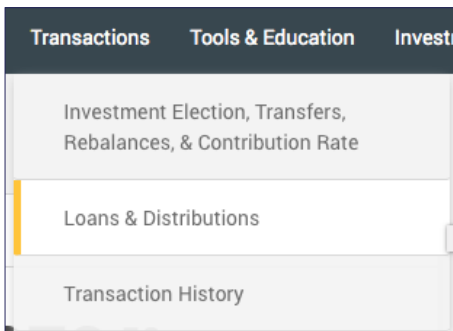
- Participant Username and Password

You can reach Saturna’s Employer Services Department directly by calling **(833) STC-401K** (833-782-4015) or via email at **401k@saturna.com** if you have any questions.

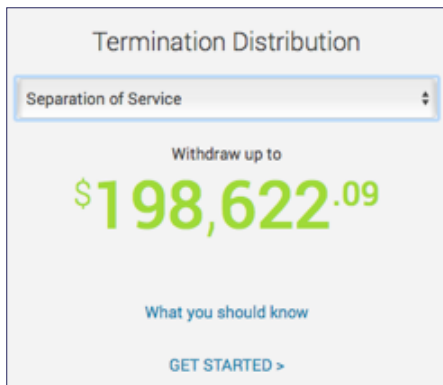
## Step 1

Once you have logged in to your account on [www.accountplanaccess.net/saturna/](http://www.accountplanaccess.net/saturna/) you can find all of the transaction options under the “Transactions” drop-down menu. To start the distribution request process, select “Loans & Distributions”.

## Step 2

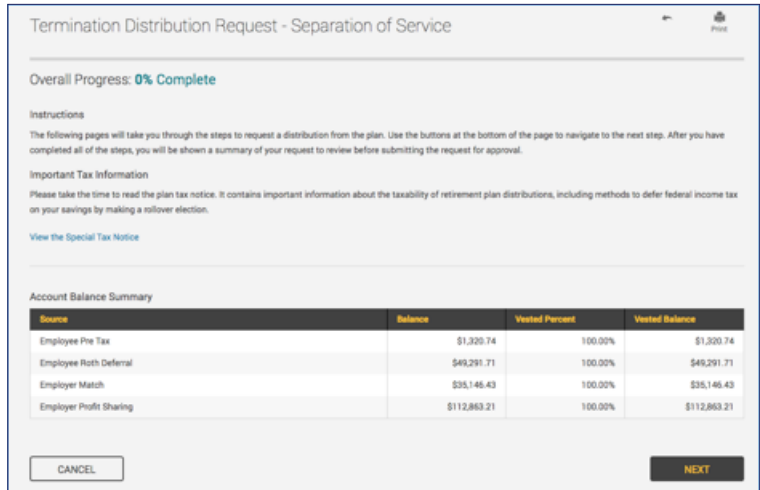


If you are no longer employed by the organization, then you would select “Separation of Service” under the “Termination Distribution” header. If the distribution is needed due to another reason, such as death or disability, then you should select the corresponding choice from the drop-down menu. Then click “Get Started”.



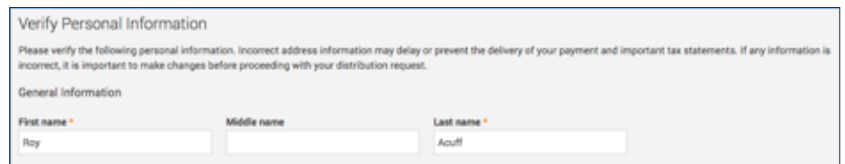
## Step 3

If you choose a “Termination Distribution,” the next step is to review “the Special Tax Notice” and account balances.



## Step 4

Next, you will verify your personal information. This includes: name, address, date of birth, date of hire, email address, phone number, etc.



## Step 5

You will need to determine how you would like your contributions to be distributed. If your contributions include Roth deferrals, you will need to determine how you would like your Roth contributions to be distributed separately from the Pre-tax contributions.

- The first option is for you to receive the assets in your account.
- The second is to transfer the funds to a new account (either an IRA or another qualified plan.)
- The last option is some sort of combination of the two previous choices.

Termination Distribution Request - Separation of Service

Overall Progress: **40% Complete**

Instructions  
Enter the desired options below for receiving your distribution from the plan.

Payments from Traditional Accounts  
I elect to receive payment(s) from my traditional accounts in the following form:

- A lump sum cash distribution of my vested balance, less any income tax withholding.
- A direct rollover of my vested balance to an IRA or a qualified retirement plan.
- A direct rollover of a portion of my vested balance, with the remaining amount paid as a cash distribution, less any income tax withholding.

Payments from Roth Accounts  
I elect to receive payment(s) from my Roth accounts in the following form:

- A lump sum cash distribution of my vested balance, less any income tax withholding.
- A direct rollover of my vested balance to an IRA or a qualified retirement plan.
- A direct rollover of a portion of my vested balance, with the remaining amount paid as a cash distribution, less any income tax withholding.

CANCEL BACK NEXT

## Step 6

You will then select the "Payment Method" and provide any necessary details for payee or account numbers.

Termination Distribution Request - Separation of Service

Overall Progress: **60% Complete**

Instructions  
Please provide information necessary to facilitate payment of your account balance. Select each payment type below in order to enter payment detail information.

Payments from Traditional Accounts  
You have elected to receive 100% of your Traditional account as a rollover:

Payment Type	Amount	Estimated Distribution*	Payment Method
Rollover	100.00%	\$149,330.58	Check

Payments from Roth Accounts  
You have elected to receive 100% of your Roth account as a lump sum cash payment.

Payment Type	Amount	Estimated Distribution*	Payment Method
Cash (Roth)	100%	\$49,291.71	Check

CANCEL BACK NEXT

\*Estimated distributions are based on current balance and pricing, and are subject to change due to market fluctuation. This amount is not a guarantee of the amount you will receive if your distribution request is approved and does not take into account for fees and tax withholding. Amount will be distributed on a pro rata basis. If you would like to choose specific investments for the distribution, please cancel this request and complete a Distribution Form. You may obtain this form by visiting the "Downloadable Forms" page.

## Step 7

The final step is to review the distribution request.

Payment Information

Payments from Traditional Accounts  
You have elected to receive 100% of your Traditional account as a rollover:

Payment Type	Amount	Estimated Distribution*	Payment Method
Rollover	100.00%	\$149,330.58	Check

Address: 12 Main  
City: Middle America  
State, Zip: NE 123456  
Country:  
Foreign state:  
Rollover to: IRA  
IRA account #: \*\*3456

Payments from Roth Accounts  
You have elected to receive 100% of your Roth account as a lump sum cash payment.

Payment Type	Amount	Estimated Distribution*	Payment Method
Cash (Roth)	100.00%	\$49,291.71	Check

Address: 1234 1st  
City: New York  
State, Zip: NY 123456  
Country:  
Foreign state:

\*Estimated distributions are based on current balance and pricing, and are subject to change due to market fluctuation. This amount is not a guarantee of the amount you will receive if your distribution request is approved and does not take into account for fees and tax withholding. Amount will be distributed on a pro rata basis. If you would like to choose specific investments for the distribution, please cancel this request and complete a Distribution Form. You may obtain this form by visiting the "Downloadable Forms" page.

CANCEL BACK SUBMIT

## Step 8

A confirmation page affirms the completion of the process.

Termination Distribution Documents - Separation of Service

Overall Progress: **100% Complete**

Confirmation

**Confirmation Number: 843**

Your request has been processed. You may use this number to reference this transaction in the future.  
Requests, while processed into the database, may not take effect immediately. Some requests may still need to be approved before they will take effect.

Forms/Documents  
Your request has been entered. The documentation on this page must be filled out and submitted to your employer before the distribution from your plan can occur. Please print out any forms listed below and fill in the appropriate information. Once your employer receives the forms they will continue with the distribution process.



## Further questions?

If you have any further questions, please contact us by calling **360-650-6963**, or via email at **401k@saturna.com**